

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-18. (canceled)

Claim 19. (currently amended) A method of operating an electronic banking terminal, comprising the steps of:

(a) operating said terminal to permit deposit of funds into a banking account in response to entry of a first personal identification number (PIN number) ~~PIN number~~ into said terminal;

(b) operating said terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number;

(c) operating said terminal to permit user withdrawal of funds up to a first dollar amount limit from said banking account in response to entry of said first PIN number into said terminal; and

(d) operating said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit.

Claim 20. (previously presented) The method of claim 19, wherein said step (a) includes the steps of:

- (e) reading a code stored on a gift card to determine a gift dollar amount associated with said gift card, and
- (f) depositing said gift dollar amount into said banking account in response to said reading step.

Claim 21. (previously presented) The method of claim 19, further comprising the steps of:

- (e) operating said terminal to permit deposit of funds into said banking account in response to entry of a third PIN number into said terminal, said third PIN number being different than both said first PIN number and said second PIN number; and
- (f) operating said terminal to prohibit withdrawal of funds from said banking account in response to entry of said third PIN number into said terminal.

Claim 22. (previously presented) The method of claim 19, wherein:

- said banking account has an account number associated therewith,
- said step (c) includes the step of operating said terminal to permit user withdrawal of funds up to said first dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said first PIN number, and
- said step (d) includes the step of operating said terminal to permit user withdrawal of funds up to said second dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said second PIN number.

Claim 23. (previously presented) The method of claim 19, wherein:

said electronic banking terminal includes a point-of-sale retail terminal having a currency acceptor, and

said step (a) includes the step of operating said currency acceptor to accept a cash deposit into said terminal for said banking account.

Claim 24. (previously presented) The method of claim 23, further comprising the step of:

(e) operating said currency acceptor so as to permit cash to be accepted by said currency acceptor for payment of an item for purchase.

Claim 25. (previously presented) The method of claim 24, wherein:

said point-of-sale retail terminal further has a currency dispenser,

said step (c) includes the step of operating said currency dispenser to dispense currency up to said first dollar amount limit, and

said step (d) includes the step of operating said currency dispenser to dispense currency up to said second dollar amount limit.

Claim 26. (previously presented) The method of claim 25, further comprising the step of:

(f) operating said currency dispenser to provide change in response to cash being accepted by said currency acceptor for payment of said item for purchase.

Claim 27. (previously presented) The method of claim 24, wherein:

said point-of-sale retail terminal further has a touch screen monitor associated therewith,

said touch screen monitor is configured to permit entry into said terminal of either said first PIN number or said second PIN number.

Claim 28. (previously presented) The method of claim 27, further comprising the step of:

(g) operating said touch screen monitor to enter an item code associated with said item for purchase into said terminal.

Claim 29. (currently amended) An electronic terminal, comprising:

an input device for receiving input from a user;

a processing unit electrically coupled to said input device; and

a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit, causes said processing unit to:

(a) operate said terminal to permit deposit of funds into a banking account in response to entry of a first personal identification number (PIN number) ~~PIN number~~ into said terminal;

(b) operate said terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number;

(c) operate said terminal to permit user withdrawal of funds up to a first dollar amount limit from said banking account in response to entry of said first PIN number into said terminal; and

(d) operate said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit.

Claim 30. (previously presented) The electronic terminal of claim 29, further comprising a code reader configured to read a code stored on a gift card, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

(e) read said code stored on said gift card to determine a gift dollar amount associated with said gift card, and

(f) deposit said gift dollar amount into said banking account in response to said reading step.

Claim 31. (previously presented) The electronic terminal of claim 29, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

(e) operate said terminal to permit deposit of funds into said banking account in response to entry of a third PIN number into said terminal, said third PIN number being different than both said first PIN number and said second PIN number; and

(f) operate said terminal to prohibit withdrawal of funds from said banking account in response to entry of said third PIN number into said terminal.

Claim 32. (previously presented) The electronic terminal of claim 29, wherein:

said banking account has an account number associated therewith, and

said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

operate said terminal to permit user withdrawal of funds up to said first dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said first PIN number, and

operate said terminal to permit user withdrawal of funds up to said second dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said second PIN number.

Claim 33. (previously presented) The electronic terminal of claim 29, further comprising (i) a scanner operable to permit entry of an item for purchase into said terminal, and (ii) a currency acceptor operable to receive currency into said terminal, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

operate said currency acceptor to accept a cash deposit into said terminal for said banking account, and

operate said currency acceptor so as to permit cash to be accepted by said currency acceptor for payment of an item for purchase.

Claim 34. (previously presented) The electronic terminal of claim 33, further comprising a currency dispenser for dispensing currency, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

operate said currency dispenser to dispense currency up to said first dollar amount limit, and

further operate said currency dispenser to dispense currency up to said second dollar amount limit.

Claim 35. (previously presented) The method of claim 34, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

operate said currency dispenser to provide change in response to cash being accepted by said currency acceptor for payment of said item for purchase.

Claim 36. (previously presented) The electronic terminal of claim 29, wherein:
said input device includes a touch screen monitor, and

said touch screen monitor is configured to permit entry into said terminal of either said first PIN number or said second PIN number.

Claim 37. (previously presented) The electronic terminal of claim 36, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

(g) operate said touch screen monitor to enter an item code associated with said item for purchase into said terminal.

Claim 38. (new) An automated teller machine system comprising:

a processing unit operatively coupled to said input device; and

a memory device operatively coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit, causes said processing unit to:

(a) compare a first received personal identification number (PIN number) with a plurality of PIN numbers associated with an account;

(b) determine that the first received PIN number corresponds to a first of the plurality of PIN numbers;

(c) permit reduction of funds from the account based upon the correspondence of the first received PIN number with the first of the plurality of PIN numbers;

(d) compare a second received PIN number with the plurality of PIN numbers associated with the account;

(e) determine that the second received PIN number corresponds to a second of the plurality of PIN numbers;

(f) permit posting of funds to the account based upon the correspondence of the second received PIN number with the second of the plurality of PIN numbers; and

(g) not permit removal of funds from the account based upon the correspondence of the second received PIN number with the second of the plurality of PIN numbers.